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IN THE UNITED STATES BANKRUPTCY COURT FOR
THE DISTRICT OF PUERTO RICO

IN RE:

IRIS CRUZ ZAYAS

XXX-XX-2779

Debtor(s)

CASE NO. 02-11789 BKT

Chapter 13

FILED & ENTERED ON 07/23/2008

DISCHARGE OF DEBTOR AFTER COMPLETION OF CHAPTER 13 PLAN

It appearing that the debtor is entitled to a discharge.
IT IS ORDERED:

The debtor is granted a discharge under section 1328(a) of title 11,
United States Code, (the Bankruptcy Code).

San Juan, Puerto Rico, this 23 day of July, 2008.


Brian K. Tester
U. S. Bankruptcy Judge

cc: All creditors

SEE THE BACK THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain *community property* owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay any damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Debts that are in the nature of alimony, maintenance, or support;
- a. Debts for most student loans;
- b. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- c. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- d. Debts provided for under section 1322(b) (5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due; and
- e. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0104-3
Case: 02-11789

User: lopezm
Form ID: pdf001

Page 1 of 1
Total Served: 25

Date Rcvd: Jul 23, 2008

The following entities were served by first class mail on Jul 25, 2008.

db IRIS CRUZ ZAYAS, VILLA DEL MAR, CALLE 7 70 PLAYA SANTA ISABEL, SANTA ISABEL, PR 00757
smg DEPARTAMENTO DE HACIENDA, PO BOX 9024140, OFICINA 424-B, SAN JUAN, PR 00902-4140
smg FEDERAL LITIGATION DEPT. OF JUSTICE, PO BOX 9020192, SAN JUAN, PR 00902-0192
smg ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 21126,
PHILADELPHIA PA 19114-0326
(address filed with court: INTERNAL REVENUE SERVICE, PO BOX 21126, PHILADELPHIA, PA 19114)
smg PR DEPARTMENT OF LABOR, PRUDENCIO RIVERA MARTINEZ BLDG, 505 MUNOZ RIVERA AVENUE, 12 FLOOR,
SAN JUAN, PR 00918
smg +US TRUSTEE, EDIFICIO OCHOA, 500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1938
ust +EDWARD A. GODOY, OFFICE OF THE U. S. TRUSTEE, OCHOA BUILDING, 3RD FLOOR,
500 TANCA STREET, SUITE 301, SAN JUAN, PR 00901-1938
ust +JOSE CARLOS DIAZ-VEGA, U.S. Trsutee, Ochoa Building, 500 Tanca Street, Suite 301,
San Juan, PR 00901-1938
ust +MARIA DE LOS ANGELES GONZALEZ, OFFICE OF THE US TRUSTEE, OCHOA BUILDING,
500 TANCA ST SUITE 301, SAN JUAN, PR 00901-1938
ust +MONSITA LECAROS ARRIBAS, OFFICE OF THE US TRUSTEE (UST), OCHOA BUILDING,
500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1938
ust +MONSITA LECAROS ARRIBAS (MM), OFFICE OF THE US TRUSTEE, OCHOA BUILDING,
500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1938
ust +NANCY PUJALS, OFFICE OF THE US TRUSTEE, 500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1938
ust +OFFICE U.S. TRUSTEE, EXECUTIVE OFFICE OF THE US TRUSTEE, 500 TANCA STREET, SUITE 301,
SAN JUAN, PR 00901-1938
ust WIGBERTO LUGO MENDER, LUGO MENDER&CO, CENTRO INTERNACIONAL DE MERCADEO,
CARR 165 TORRE I SUITE 501, GUAYNABO, PR 00968
cr +VATIV, AGENT FOR PALISADES COLLECTION, PO BOX 19249, SUGAR LAND, TX 77496-9249
1737827 +BANCO BILBAO VIZCAYA, PO BOX 364745, SAN JUAN, PR 00936-4745
1737828 +BBVA, PO BOX 364745, SAN JUAN, PR 00936-4745
1737834 +CITIBANK NA, PO BOX 71458, SAN JUAN, PR 00936-8558
1737831 CITIBANK NA/CITICORP-PR&CS INC, PO BOX 195079, SAN JUAN, PR 00919-5079
1737832 ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 21126,
PHILADELPHIA PA 19114-0326
(address filed with court: INTERNAL REVENUE SERVICE, MERCANTIL PLAZA BLDG ROOM 914,
2 AVE PONCE DE LEON STOP 27 1/2, SAN JUAN, PR 00918-1693)
1737836 ISLAND FINANCE PR INC, PO BOX 195369, SAN JUAN, PR 00919 5369
1737830 PROGRESSIVE HOME INSURANCE CO, PO BOX 17905, MEMPHIS, TN 38187-0905
1737833 SEARS, PO BOX 105491, ATLANTA, GA 30348 5491
1737835 +UNIVERSAL INSURANCE COMPANY, 500 CALLE TANCA STE 202 EDIF OCHOA, SAN JUAN, PR 00901-1926
2448391 eCAST Settlement Corporation, POB 35480, Newark NJ 07193-5480

The following entities were served by electronic transmission.
NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

ust* +US TRUSTEE, EDIFICIO OCHOA, 500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1938
cr* eCAST SETTLEMENT CORP, PO BOX 35480, NEWARK, NJ 07193-5480
1737829* +BANCO BILBAO VIZCAYA, PO BOX 364745, SAN JUAN, PR 00936-4745

TOTALS: 0, * 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 25, 2008

Signature:

